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Carnahan, With Doctors, Nurses, Parents and Seniors,
Highlights Key Health Insurance Reform Provisions Kicking in This Year

ST. LOUIS, MO - Congressman Russ Carnahan (MO-3) held a press conference today with health care providers and Missourians who have been forced to battle health insurance companies to demonstrate how historic health insurance reforms signed into law are immediately beginning to help families, businesses and individuals purchase quality affordable health coverage.

"Within the very first year, families, small businesses, seniors, and young adults will begin to feel the real and positive impacts of reform designed to control the rising costs of health care," said Congressman Carnahan. **"For families, that means more money in your wallet to help save for retirement, college education, or to pay for a mortgage. For businesses, it means help for your bottom line and a level playing field in the global economy."**

Among those joining Carnahan at today's press conference were:

- **Shannon McGinn**, a mother whose two daughters will no longer be denied health insurance because of the new law. Shannon, who gets her health coverage through her small-business employer, will now be able to keep her 18 year-old daughter, a college student, on her insurance policy until she turns 26. And insurance companies will no longer be allowed

to deny coverage to her younger daughter, simply because she has a preexisting condition.

- **Sharon Wells**, whose husband is battling Parkinson's Disease. Every May, when the Wells hit the prescription drug "donut hole" in their Medicare Part D coverage, their medication costs quadruple. But this May, the Wells will receive a $250 rebate to help cover their costs; additional drug discounts will kick in beginning in 2011, and the "donut hole" with be completely closed by 2020.

- Carnahan also told the story of **Michelle Barron**, a small business owner in Rock Hill who will be eligible for tax credits this year to help cover herself and her employees. Michelle was Carnahan's guest at the President's health care speech before Congress last September.

"This has been a long and often contentious process," Carnahan said. **"Now, as the dust settles, people are trying to understand - what does this mean for me? For my family? For my employees? The bottom line is that health reform is going to help end insurance company abuses, make health coverage more affordable for millions of families, individuals and businesses, and give people access to the kind of choices Members of Congress have. And many of the best parts of this bill go into effect this year."**

Some of the key health insurance benefits kicking in this year include:

- Insurance companies will no longer be able to deny coverage to kids with pre-existing conditions or drop coverage when people get sick
- There will be an end to lifetime caps on coverage, so insurance companies can't drop you if you hit an arbitrary limit.
- Young adults - including **over 559,000 in Missouri** - will be able to stay on their parents' policy until age 26.
- Small businesses - **including up to 79,900 Missouri small businesses** that employ over 303,000 people - will immediately receive tax credits to make covering their employees more affordable.
- **Over 170,000 Missouri seniors** struggling to afford needed medication because of the "donut hole" will soon receive a $250 rebate to help pay for prescription drugs; beginning in 2011, they'll get a 50% discount on brand-name drugs, and the gap will be eliminated

completely by 2020.
   -   People who are "uninsurable" because of pre-existing conditions will have access to a high-risk pool.

Today's press conference was held at the Family Care Health Center, a community health center that provides health services for St. Louis residents, regardless of their insurance status. Several health care providers - including doctors, nurses, therapists and other professionals - joined Carnahan at today's event.

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